

Michigan Child Care Matters

Issue 67, Spring 2004
Administration and Staffing

Division Director's Update



The goal of the Office of Children and Adult Licensing is to have day care home and center rules that are clear and concise. They should be understandable to those people who must follow them, as well as those who must enforce them.

Despite our best efforts, however, this is not always the case. For example, everyone agrees that the environment in which children are cared for should be safe. The difficulty here is that the rules cannot list everything that must be done in order to make the environment "safe." What we are able to do, though, is to provide technical assistance to consultants and providers. Technical assistance is information that better assures that rule compliance is achieved.

I believe that providers want to assure the safety of the children they care for by complying with the rules. The Division of Child Day Care Licensing is in the process of reviewing information that can be used as technical assistance by family and group day care home providers. Center rule technical assistance will be developed and shared with licensees as well.

Technical assistance itself can sometimes be confusing. Licensing rules are minimal requirements, and not necessarily a guarantee of quality care. Licensing consultants often encourage providers to go beyond minimal requirements to best practices. These suggestions, often research-based, are

recommendations and not requirements under the rules. Providers are encouraged to clarify with their licensing consultants what is technical assistance, requirements under the rules, and what is consultation, or best practice recommendations.

We share the responsibility for providing safe, healthy environments that will enable children to grow into productive citizens. This job is too big for any one person or agency. We must work together as partners to achieve success.

Jim Sinnamon

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MICHIGAN FAMILY INDEPENDENCE AGENCY

Family Independence Services
Child Development and Care

and

Office of Children and Adult
Licensing
Division of Child Day Care Licensing



This publication provides topical information regarding young children who are cared for in licensed child care settings. We encourage child care providers to make this publication available to parents of children in care, or to provide them with the web address so they may receive their own copy. Issue 43 and beyond are available on the internet. **This document is in the public domain and we encourage reprinting.**

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STEPS IN THE CHILD CARE STAFF HIRING PROCESS

*Adapted from School-Age Child Care Technical Assistance Paper,
Massachusetts Office For Children*

Child care center owners and directors may have many tasks and responsibilities. One of the most difficult of these is finding the right staff to provide quality care to the children enrolled in their programs. The staff is an important key to the success of a day care facility. To find the right staff, it is very helpful to have a hiring plan. A written plan will help avoid missed steps in the hiring process.

Step 1: Decide who will be involved and how the decision will be made.

Step 2: Write a job description.

Step 3: Recruit applicants by:

- Posting job descriptions at college and university placement offices
- Placing advertisements or announcements at meetings, on bulletin boards in schools, in newspapers and in the community
- Word of mouth: spread the word through staff, parents, and friends
- Listing the position in newsletters (church and school), on bulletin boards at human service agencies, through information and referral organizations
- Look at sources for supplementary staff and volunteers such as:
 - College Work Study students
 - College students majoring in related fields (education)
 - College students who volunteer or do internships
 - Parents of children in the program
 - Senior citizens who donate their time to the program
 - Community residents who share specific skills or interests such as crafts, music, etc.

Step 4: Screen candidates.

- Sort resumes into: definitely qualified, may be qualified and definitely not qualified
- Set up interviews with candidates in the first two groups

Step 5: Hold interviews.

- Interview format should be standardized so you can compare candidates

Step 6: Select 2-3 finalists.

- Check references
- Follow up on information gained in the first interview
- Conduct second interviews
- Invite finalists to spend a day in your program
 - *Observe finalist interacting with children/staff
 - *Provide finalist with a better understanding of the job

Step 7: Make a final decision.

- Offer the position
- Comply with licensing requirements, such as FIA clearances
- If first choice refuses, offer to second choice or return to Step 3: Recruit applicants
- Send regret letters to other candidates

SELECTION OF A GOOD CAREGIVER

After the hiring plan is written and the process has begun, how do you determine who will be a good caregiver? The following is a list of characteristics, skills and knowledge to look for when interviewing and observing a potential staff member.

ATTITUDE AND GENERAL CHARACTERISTICS OF A GOOD CAREGIVER:

- ◆ Warm and caring
- ◆ Good sense of humor
- ◆ Accepts and respects differences
- ◆ Sensitive to children's individual needs and feelings
- ◆ Reliable and responsible
- ◆ Respects and listens to children
- ◆ Challenges children's curiosity
- ◆ Flexible and patient
- ◆ Works well as a member of a team
- ◆ Committed to the program
- ◆ Enjoys participating in activities with children
- ◆ Understands and respects parents
- ◆ Well organized and plans in advance
- ◆ Encourages creativity
- ◆ Excellent physical health and high energy level
- ◆ Ability to keep calm under pressure
- ◆ Ability to tolerate noise

KNOWLEDGE AND SKILLS OF A GOOD CAREGIVER:

- ◆ Aware of the developmental needs of children
- ◆ Can plan curriculum appropriate to each age group served
- ◆ Understands professional ethics, including confidentiality
- ◆ Knows how to help children solve problems
- ◆ Can design a well organized, developmentally appropriate space for children
- ◆ Knows and can employ a variety of behavior management techniques
- ◆ Learns about and respects the culture and values of families in the program
- ◆ Communicates effectively with parents and finds ways to involve them in the program
- ◆ Knows how to plan activities for a full week or month
- ◆ Has good organizational skills
- ◆ Can communicate well with other professionals

- ◆ Makes all activities available to children of either sex
- ◆ Can handle sensitive topics with honesty and understanding
- ◆ Sets and maintains reasonable, consistent limits
- ◆ Can work well with large groups of children
- ◆ Has special interests and enjoys sharing them with children
- ◆ Creates links between the children and their community

SAMPLE INTERVIEW QUESTIONS

The questions you ask a potential staff member in the interview are important in determining the individuals that will work best in your program. The following questions are a sampling of the types of questions that will bring out the answers that will help you in your consideration of future staff.

TELL ME ABOUT YOURSELF.

This is a less threatening, open-ended beginning. It allows the candidate some control in what to share. Information is often revealed in response to this question that you could not or would not think to ask.

SUMMARIZE YOUR EMPLOYMENT HISTORY. Look for prior child care experiences as well as frequent moves, gaps in employment and reasons for termination.

(continued on page 4)





Hiring Process from page 3

TELL ME ABOUT YOUR EXPERIENCES WITH CHILDREN.

Your program may require training in child growth and development and prior experience with the age group in which there is an opening.

WHAT STRENGTHS CAN YOU BRING TO THIS JOB?

Look for answers that match the general characteristics and skills in "Selection of a Good Caregiver."

WHAT ARE YOUR WEAKNESSES?

Are the weaknesses something that can be improved upon with training?

WHY DO YOU WANT TO WORK WITH CHILDREN?

Adults should want to work with children because they have something to offer children.

Beware of the adult who wants to work with children because children meet their adult needs for control, love, or affection or who want to work with children because they are "pure," "innocent," "trusting," "nonjudgmental," "clean," etc.

WHAT DO YOU CONSIDER APPROPRIATE DISCIPLINE?

The answer should include positive methods of discipline. Try to determine if the applicant's philosophy about discipline is compatible with the program philosophy.

HOW DO YOU TEND TO DEAL WITH STRESS?

Can the candidate recognize when they are under stress? Do they have a plan for dealing with it? Is it acceptable?

WHAT ARE YOUR HOBBIES OR INTERESTS?

The answer may reveal a skill or interest in music, crafts, sports, drama or cooking which can be useful when working with children.

IF YOU SAW ANOTHER TEACHER/STAFF/ VOLUNTEER (ONE YOU LIKED AND RESPECTED) STRIKE A CHILD, WHAT WOULD YOU DO?

Make sure at some point the candidate plans to tell a supervisor.

IF A PARENT HAS NOT ARRIVED TO PICK UP THEIR CHILD AT THE END OF THE DAY - WHAT WOULD YOU DO?

The answer you should expect is that they would stay with the child and contact the parents to find out where they are.

ASK OTHER "WHAT IF" QUESTIONS.

Look for a candidate whose responses are consistent with your philosophy.

There are many steps in the hiring process, but the investment of time to complete the steps will pay off for your program and the children you serve. ❖

THE EMPLOYEE MANUAL

Sharon Schleicher, Day Care Licensing Consultant

As a professional child care employer, you should have a written manual of guidelines for the employees who work in your child care facility. The primary purpose of an employee manual is to communicate what is expected of both the employee and the employer. You will have better staff relationships when you establish clear, written policies. When you hire new employees, have them sign a contract and give them a copy of your policies. Some areas you may want to consider are:

General Information and Policies:

- Philosophy and program description
- Job description
- Benefits
- Holidays
- Vacation days
- Sick time
- Wages
- Hours of operation
- Hiring; probationary period, termination procedures
- Dress code
- Evaluations
- Teaching guidelines
- Rest and meal breaks
- Staff training requirements
- Promotional opportunities/raises
- Parent-teacher communication
- Housekeeping responsibilities; daily, weekly

State Licensing Requirements:

- Staff health requirements; TB and medical evaluation
- Staffing and ratio requirements
- Reporting suspected abuse/neglect
- Accident/injury procedures
- Emergency evacuation procedures
- Required record keeping; infant care, medication, accident or injury reports, health of child
- Discipline policy
- Criminal background checks, FIA central registry documentation
- Diapering and toilet training procedures
- Hand washing procedures

Resources:

U.S. Department of Labor at www.dol.gov

Occupational Safety and Health Administration at www.osha.gov

National Association for the Education of Young Children at www.naeyc.org

Michigan Association for the Education of Young Children at www.miaeyc.org ❖



WHAT DO STAFF NEED TO KNOW?

Judy Gaspar, Licensing Consultant

Training staff in a child care center is a challenge and a responsibility. Phases of training might include: pre-service or orientation, beginning or initial training, infant-toddler caregivers training, and ongoing training.

PRE-SERVICE OR ORIENTATION

- > Staff handbook
- > Philosophy of program
- > Code of conduct for staff

BEGINNING OR INITIAL TRAINING

Some topics are required by licensing rules. Other topics could include information that helps staff provide a safe, nurturing environment for children.

Required topics:

- > Child abuse and neglect training: what is the center's written policy on reporting, how to recognize signs of abuse or neglect
- > Discipline policy and child handling practices
- > Medication and record keeping
- > Emergency evacuation procedures for fire, tornado, and serious accident, how to use the manual or electric fire alarm system, how to record the drills
- > Hand washing procedures
- > CPR and First Aid training

INFANT-TODDLER CAREGIVERS TRAINING

Required topics:

- > Health care services plan
- > Record keeping of infant activities
- > Primary caregiving
- > Diapering and toilet training procedures

- > Hand washing procedures
- > Bottle and solid food feeding procedures and recording

ADDITIONAL TOPICS AND PROCEDURES

- > Child arrival and departure procedures
- > Accurate daily attendance records: how to keep them
- > Health policies: how to prevent the spread of communicable disease, how to handle ill children, when to exclude ill children from care
- > Ratio and supervision requirements
- > Rules for bathrooming
- > Outdoor play rules and supervision
- > Appropriate programming for all age groups, including emergent literacy
- > Recordkeeping: location of child information records, child immunizations, and child physicals
- > Safety: the physical environment indoors and outdoors
- > Parent relations: parents as partners
- > Training for bus drivers and bus aides

Training needs to be ongoing and repeated to refresh staff in all aspects of the child care program.

Documentation of training individual staff members can be kept in different ways:

- > In each person's file folder
- > On sign-in sheets for each training
- > On a grid pattern
- > On a computer spreadsheet

Well-trained staff are important to maintaining a high quality child care program. ❖

STAFF SUPERVISION AND TRAINING

Sandy Rademacher, Child Day Care Consultant

The management and supervision of child care staff is as important as hiring the most qualified personnel. They may come from a variety of backgrounds and educational levels. Supervisors or program directors must value those differences and encourage each individual to grow professionally both in and out of the workplace.

Supervising and supporting staff includes maintaining an appropriate relationship, one that is friendly and fair, but does not interfere with the workings of the program. Supervision also includes seeing that program procedures are being carried out according to policy and practice.

Supervisors will gain cooperation and respect from staff when they:

- Show approval for staff actions and ideas
- Supervise all employees equally
- Acknowledge and recognize accomplishments
- Make themselves available to staff
- Allow staff to freely express feelings without fear of repercussions and maintain confidentiality
- Foster inter-staff relationships
- Serve as models
- Support staff in parent/child/community relationships.

Evaluation is critical to maintain staff performance. It should include both supervisor evaluation and employee self-evaluation. Both should be reviewed together to determine performance levels and goals for future professional development. Observation of employees, checklists and questionnaires are valuable tools for assessing staff.

Staff training includes: the orientation of new staff, providing regular staff meetings, opportunities for in-service training, and

participation in workshops and conferences. It is vital to the success of the program and the needs of the children and families being served to select training opportunities that will benefit both the program and the staff.

Select topics that staff are interested in and that will encourage them to grow professionally. Notify them of employment opportunities for advancement within the program and the academic/training preparation needed. If at all possible, help staff defray the costs of additional training and education by offering incentives for completion and information regarding grant monies that may be available.

Ongoing evaluation and training will assure that you run a quality program and provide for the needs of both your employees and the children and families that you serve. ❖

TO ALL NON-PROFIT CHILD CARE CENTERS

The Michigan Department of Education is holding a competition for Michigan School Readiness Program grants. These grants are open to non-profit child care centers only.

Please note the following dates to learn more about the program and the application process:

Technical Assistance Sessions:

April 20 9:00 - 12:30 -- Lansing or

April 23 9:00 - 12:30 -- Gaylord

May 24 Applications due

Applications will be ready for programs to download on April 19. For more information go to www.michigan.gov/mde, Early Childhood and Parenting Programs, MSRP competitive grants or call Judy Levine at (517) 373-8664.

TEACHING THE TEACHERS

Affordable Professional Development

Judy Miller, Child Day Care Licensing Consultant

It is commonplace to say that young children are like little sponges that soak up information from their environment. It is commonplace, but true. That means that all people in a young child's life - parents, grandparents, siblings, and child caregivers - are teachers.

It is also common knowledge that the first six years of life are vital years for good brain development and early learning. So how can child care professionals assure that the children in their care receive quality child care that facilitates early learning?

The most critical indicator of quality child care is the educational level of child care professionals. Research also shows that children need stability during their child care experience. Michigan has a child care center staff turnover rate of approximately 18% per year and in family day care homes approximately 40%, partially because child care professionals receive such low wages and typically no health benefits.

One problem with education is affordability. We cannot all afford to get advanced degrees, and many child care programs cannot afford to hire staff that have college degrees.

Fortunately, there are some low-cost resources for professional development.

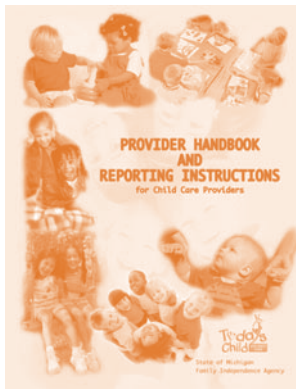
T.E.A.C.H. (Teacher Education and Compensation Helps), a program administered by the Michigan 4C Association and funded by FIA, is a comprehensive scholarship opportunity that links training and education to compensation and commitment. This scholarship opportunity gives regulated or licensed child care providers the opportunity to obtain an associate degree in early childhood education. Scholarship awards include money for tuition and books, release time, and travel. A bonus is awarded at the completion of the scholarship contract, and the provider is asked to make a commitment to their program, which in turn decreases the turnover rate.

At this time there are 27 community colleges, eight four-year universities, and one private college (Baker College) that participate in the T.E.A.C.H. Early Childhood® MICHIGAN program. For more information contact the Michigan 4C Association at (866) MI TEACH (1-866-648-3224) or at www.mi4c.org.

MICHIGAN 4C ASSOCIATION is a network of local and regional agencies dedicated to improving services and child care for children and their families. There are 15 regional agencies that serve the entire state of Michigan. One of the services provided is child care provider training and professional development through the **Michigan Child Care Futures Project**.

This project offers a series of classes designed specifically for people working in the field of early childhood care and education, for free or at a minimal cost, in a wide variety of topics. All training hours count toward a Child Development Associate (CDA) credential. Participants may also have the opportunity to earn Continuing Education Units (CEU's). For more information about classes in your area, call: 1-866-4CHILDCARE (1-866-424-4532).





PROVIDER HANDBOOK and Reporting Instructions for Child Care Providers

The CDC Provider Handbook and Reporting Instructions (FIA Pub 230) has been updated to reflect current payment schedules, application and reporting forms, recordkeeping (including a new daily attendance form), reporting instructions, and 4C resources. An initial distribution will be made to all active child care providers.

EXPECT YOUR NEW HANDBOOK TO ARRIVE LATE SPRING 2004

STAFF MEETINGS can become "mini workshops."

- ◆ Invite an expert to speak with your staff on a particular topic. Some places to find experts are your licensing consultant, local 4C, Intermediate School District, community college, or health department. Perhaps one of your staff would research a favorite topic and present the information to the rest of the staff.
- ◆ Show an educational video and discuss it. Your licensing consultant can give you a list of videos that are available to borrow. Also, local 4C's, public libraries, and Intermediate School Districts have videos to borrow or rent at low cost.

- ◆ Many of the companies that manufacture or sell toys and equipment for child care also offer videos or printed material on a variety of topics. Some vendors may even send a person to provide training to your staff.

CONFERENCES can offer a variety of workshops that your staff may find helpful and interesting. Conference costs can vary. If you cannot afford to send all of your staff to a conference, then perhaps you can rotate the staff, allowing some to attend at one time and others another time. Some facilities close their program for a day, and give their staff a paid day off to attend a conference.

Please see the professional development opportunities below for a list of upcoming conferences in Michigan. ❖

PROFESSIONAL DEVELOPMENT OPPORTUNITIES

Infant/Toddler Caregiver Training Series

Parts A & B

April 23-25, 2004; Big Rapids, MI
May 14-16, 2004; Marquette, MI

Parts A & C

May 21-21, 2004; Ann Arbor, MI
September 17-19, 2004; Ann Arbor, MI

Parts B & C

June 5-7, 2004; Auburn Hills, MI

Part B

July 23-25, 2004; Traverse City, MI

Contact Shannon Pavwoski at (517) 373-2492 or via email at pavwoskis@michigan.gov.

AEYC 2004 UP Early Childhood Conference

April 1-2, 2004; Northern Michigan University

Contact Judy Place at (906) 226-9905

MOTIVATING STAFF WITH NONMONETARY OR LOW COST INCENTIVES

Ann Hill, Child Day Care Licensing Consultant

The staff of any early childhood program is the single most important factor related to program quality. The National Child Care Staffing Study stated that high staff turnover, fueled by poor compensation and inadequate benefits, forces us to examine the work environment provided for staff.

How can you make your staff feel appreciated, motivated, show initiative, and have fun?

The following are some ideas to make your workplace a great place to be:

- ★ Mark a special parking place for the Employee of the Month.
- ★ Recognize staff birthdays with a card and a rose or small gift. Make a birthday crown and lead the children and staff in a chorus of "Happy Birthday."
- ★ Staff Appreciation Day - Have a drawing for donations from the local businesses such as theater tickets, bowling, free meals, free beauty products, free hair cuts or gift certificates. Recognize the businesses and their donations in your next newsletter.
- ★ A "Staff Fundraiser" is an opportunity for parents to participate and show their appreciation. Proceeds could go toward staff events and functions during the year.
- ★ Staff Bulletin Board - Post upcoming conferences/workshops, post funny cartoons/jokes, focus on a staff person, post baby pictures, etc.
- ★ Give \$100,000 candy bar with a note "You're worth \$100,000 to us."
- ★ Make staff meetings a party. Pick a theme such as Hawaiian. Decorate, provide simple meal or snacks, prizes and games.
- ★ Arrange a "Mystery Trip" for all staff who want to participate.
- ★ Keep a candy jar on the director's desk.
- ★ Secret Pals - Each staff enters his/her name, draws a name and buys 2-3 inexpensive gifts for his/her secret person.
- ★ Make your own sundae party.
- ★ Recognize each person's date of hire/anniversary with a card, note or a small gift.
- ★ Set up volunteer committees for those staff who like to plan and organize staff events and staff meetings. Learn to delegate.
- ★ Acknowledge staff accomplishments and special events in the newsletter or on the bulletin board.
- ★ Provide a staff suggestion box.
- ★ Give holiday gifts.
- ★ Glad Notes - Director gives notes that thank the staff for something specific they have done.
- ★ Pay conference fees.
- ★ Make a tree trunk with branches. Parents and administrators can put up a paper apple when they see a staff member do something special. Each apple goes into a drawing afterward for a prize such as a gift certificate to a teachers' store.
- ★ Set up a staff lounge and resource library. Subscribe to several professional magazines.
- ★ Provide good quality in-service training.
- ★ Design a card that says "Thanks for being a Lifesaver." Attach a candy lifesaver. Note inside what the special deed was.
- ★ Send staff to free 4C/OYC training. Display the certificate they receive. ❖

2004 APRIL Month of the Young Child®




Focus Weeks

Week One:
Celebrating
Community
Partnerships;
April 1-10

Week Two:
Promoting Healthy
Children and
Families;
April 11-17

Week Three:
Recognizing
Early Childhood
Professionals;
April 18-24

Week Four:
Advocating on
Behalf of Children
and Families;
April 25-30

				1	2	3
Get library cards for yourself and for your children.	Thank a community leader who supports children and families.	Donate food, toys, or clothing to a local shelter.				
7	9	10				
Schedule a parent/teacher conference.	Sign up for classes in first aid and CPR.	Have your child help sort recyclables.				
14	16	17				
Schedule a physical for yourself to assure your well-being.	Make sure your child's immunizations are up-to-date.	Buckle up! Keep your child safe, and keep yourself safe for your child.				
21	23	24				
Donate a book to your school or library in honor of a caregiver, teacher, or child.	Take a flower to your child's caregiver or teacher.	Play a game of your child's choice.				
28	30					
Donate books to the pediatric ward at a local hospital.	Write down a story your child tells you, then read it together.					
5	6					
Join a parenting group or a parent organization.	Make a donation to Head Start or to a similar program in your area.					
12	13					
Learn how to properly install your child's car seat.	Make hand washing a priority.					
19	20					
Send a thank-you note to your child's caregiver or teacher.	Sing songs with your child.					
26	27					
Contact a legislator about children's issues.	Make your children's favorite meal with their help.					
4						
Volunteer at a soup kitchen or charitable event.						
11						
Check your smoke and carbon monoxide detectors; hold a home fire drill.						
18						
Read a book to your child.						
25						
Send a thank-you note to your parents.						

STAFF RETENTION IN THE EARLY CHILDHOOD SETTING

*By Debbie Belcher, Director, The Discovery Center, Ann Arbor, MI and
Part-time Instructor, Washtenaw Community College*

Early childhood education has long struggled with the ongoing issue of staff retention. Many programs working with young children, more often than not, experience a high turnover in their teaching staff. This in turn affects the consistency and continuity of the program over time, making it difficult to provide a quality experience for the children, families, and the other staff involved in the program. How can programs combat this difficult and unyielding issue?

Recognizing that early childhood educators are professionals sets the tone and framework by which to build and nurture lasting staff relationships. How can this be achieved?

- Encourage clear, concise communication, both written and verbal.
- Provide on the job training, including onsite and offsite opportunities provided through the program and other outside agencies/organizations/resources.
- Have well defined job descriptions and personnel policies. More specifically, have roles and responsibilities clearly delineated.
- Provide opportunities for the staff to make decisions on issues that directly affect them (i.e. field trip planning, classroom arrangement, curriculum activities, etc.).
- Give teachers regular feedback on job performance and allow them the opportunity to focus on the future, set goals and concentrate on tasks/needs at hand. They should also evaluate their own performance and be able to discuss this with their supervisors.
- Develop a sense of 'school community' by offering times for social gatherings, and in addition, have a space away from children during the day for the staff to unwind and relax. Regular breaks are an essential part of the day.
- Form staff committees to set program wide goals and to have the staff know that their opinions and suggestions are valued.



- Provide paid planning and prep times throughout the week to give the staff the necessary time to prepare and reflect.
- Certainly, compensation is important. If possible, provide paid time off, personal/professional days, and even health care benefits. Paying for first aid/CPR training, professional dues, and conference fees are also suggestions.
- The physical environment should be conducive to getting the job done. The layout, temperature, noise level, lighting, and mood play an important role in setting the tone and workplace atmosphere.
- Materials and equipment should be in good condition and easily accessible to staff. This is vital! Having 'enough' to go around makes the classroom function with less stress.

The key to any successful program is the staff, including the administrative and support staff. Directors and administrators serve as the role models, the listening ears, and provide the needed guidance and motivation that is essential for keeping staff happy, professionally challenged, and committed to their jobs. Programs are only as good as their staff. It is important to take the time and effort to nurture those that are nurturing others. By working together and paying attention to even the little things, programs can successfully combat high turnover and retain their staff for the long term. It can be done. It simply takes effort and professionalism and most importantly, commitment. ❖

LIABILITY INSURANCE

*June Wambolt, Production Manager and Cooperative Extension Volunteer
B. Perkins and Company, Hartford, Ct*

LIABILITY INSURANCE

If one of your day care children gets hurt in your home or on a field trip, you may have to pay a lot of money. Liability insurance is an agreement in which a company promises to pay the medical expenses and damages of someone who gets hurt in your home. Liability insurance can protect you and your possessions, up to the limits of the policy, if a judge decides that a child and his or her family should be paid.

WHY DAY CARE PROGRAMS SHOULD HAVE LIABILITY INSURANCE

If you have a liability insurance policy, you will not have to worry as much that someone might sue you for a lot of money. If you do not have liability insurance, how would you pay \$100,000 or more if a judge said you had to? Would you have to sell your home and your car? If you have liability insurance, the insurance company would pay (up to your policy's limits).

DOES HOMEOWNER'S OR RENTER'S INSURANCE COVER LIABILITY?

No. Unless there is a special form on your policy, your homeowner's or renter's insurance will not cover liability for your day care program.

WHAT INJURIES ARE COVERED?

Most liability insurance policies will not cover injuries caused by:

- Dog or cat bites.
- Using your car to take a child somewhere.
- Giving a child pills or medicine.
- Hurting a child (for example, by spanking hard).
- Having any kind of sex with a child.
- Other things.

Always read your insurance policy and look for EXCLUSIONS, or things the company will not cover.

Even if you have liability insurance, it is important that your program be safe. It is your responsibility to provide a safe environment with good supervision so that children do not get hurt. Parents are more likely to sue you if they think that you have been negligent. Negligent is the legal word used when a person who is responsible for taking reasonable care fails to do so. If a child gets hurt while you are watching television instead of watching your day care children, for example, you may be negligent.

COST OF LIABILITY INSURANCE

Each year the cost of liability insurance increases. You should get an estimate from an insurance agent. Talk to several agents about what kind of coverage you should have and how much it will cost.

When you do your income taxes, you can subtract the insurance cost from your income as a business expense.

GETTING LIABILITY INSURANCE

Some insurance companies will cover you by adding to your homeowner's or renter's insurance. They charge an extra fee for this coverage.

You can also buy a policy to cover just liability for your day care business.

INSURANCE COMPANIES

Be sure to ask if your insurance company is an "A" rated company. This means it is more than likely that the company will be in business if and when you need it to pay a claim for you.

(continued on page 14)

Liability Insurance, from page 13

This information is not complete. Please contact your insurance agent and read your insurance policy for complete details.

RESOURCES TO EXPLORE

Contact your homeowner's or renter's insurance agent and discuss what your current policy covers. Ask about adding coverage for your day care program to your policy. Contact other insurance agents and ask them about the policies they offer. Talk to other day care providers in your area and discuss liability insurance with them.

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REDUCING THE RISKS OF RUNNING A BUSINESS

Redleaf National Institute

The National Center for the Business of Family Child Care
redleafinstitute.org

I. Self Protection Checklist

- Comply with all regulation/rules.
- Follow your own policies.
- Screen parents before enrollment.
- Communicate regularly with parents.
- Screen helpers.
- Follow business practices - medical release forms, field trip permission forms, parent evaluations.
- Report child abuse or neglect/communicate with regulators.
- Get insurance to protect yourself from major risks.

II. Insurance

- Homeowners
- Business Property
- Business Liability
- Car
- Medical - Medical Savings Accounts and medical reimbursement plans
- Disability Income
- Worker's Compensation
- Long Term Care Insurance
- Umbrella Liability
- Life

Redleaf National Institute is a division of Resources for Child Caring. ❖

Consumer Product Safety Commission Infant Product Recalls (not including toys)

- Ø Swing-N-Slide, recalls Swing-N-Slide "Mega Rider" Swings
- Ø Graco Children's Products New Safety Instructions to Prevent Injuries with Portable Play Yards with Raised Changing Tables
- Ø Sun Tech Enterprises Inc. Recall Baby Walkers
- Ø Dorel Juvenile Group Inc. Extended Recall of Infant Care Seats/Carriers
- Ø Babi Italia/LaJobi Industries Recall of Crib Drop-Side Rails
- Ø Starbucks Recall of Children's Cups
- Ø Baby's Dream Furniture Recall of Cribs
- Ø Raymond Oak Inc. Recall of Toy Chests
- Ø The First Years® Inc: New Safety Instructions to prevent Injuries for Combo Baby Tubs/Step Stools
- Ø Hufco-Delaware Company and Evenflo Company Inc. Recall of Portable Wood Cribs
- Ø Baby Trend Recall to Repair Infant Swings Sold at Toys R Us
- Ø Oriental International Trading Company Recall of Baby Walkers
- Ø Bikepro, Inc. Recall of Baby Walkers
- Ø XL Machine Ltd. Recall of Playskool Toy Chests Sold at Target
- Ø Dorel Juvenile Group Recall of Repair Infant Car Seats/Carriers
- Ø Vermont Precision Woodworks Recall of Cribs
- Ø Fisher-Price Recall for In-Home Repair of Infant Swings
- Ø MTS Product Recall of Infant Carriers
- Ø BRK Recall of First Alert® True Fit Safety Gate
- Ø Century Recall of Lil' Napper Infant Swings
- Ø Coaster Company of America Recall of Baby Cribs
- Ø Cosco Recall to Repair Quiet Time™ Infant Swings
- Ø Little Tikes Cozy Highback Swing Recall
- Ø Baby Trend Crib/Playpen Recall
- Ø Gerry Recalls some "Good Vibes" Infant Carriers
- Ø The Little Tikes Company Recalls Little Tikes Crib Center Due To Lead Paint Hazard.
- Ø Century Products Recalls Wind-Up Infant Swings
- Ø Childcraft Cribs With Loose Slats Recalled
- Ø Three Baby Strollers Recalled by McCrory
- Ø E-Z Go Strollers Recalled by Century
- Ø Baby Cribs Recalled by HBLA
- Ø Infant Walkers Recalled by McCrory
- Ø Li'l Steeler Strollers Recalled by Hedstrom
- Ø Infant "Crib Cuddle" Recalled by Century & Product Source
- Ø Infant Seat/Carriers Recalled by Pines
- Ø Baby Back Carriers Recalled by Gerico
- Ø Cribs Recalled by Questor
- Ø Baby Car Seat/Stroller Recalled by Collier Keyworth
- Ø Childcraft Education Recall of Changing Table with Steps
- Ø L.A. Baby Recall of Folding Little Wood Cribs
- Ø LaJobi Industries Crib Recall
- Ø Evenflo Recall to Repair Home Décor Swing™ Wooden Baby Gates
- Ø Dorel Juvenile Group Cosco Playpen Recall
- Ø Kolcraft LiteSport Stroller Recall
- Ø Fisher-Price Recall of Portable Bassinets
- Ø Peg Perego USA Recall of High Chairs
- Ø Century Recall of Multi-Use Strollers
- Ø Changing Tables Recalled by Child Craft Industries
- Ø Highchairs Recalled by Graco
- Ø Cribs Recall/Repair by Simmons
- Ø "Ranger" Strollers Recalled by Kolcraft
- Ø Century Infant Care Seat/Carrier Recall
- Ø "Le Cradle" Bassinets Recalled by Kids Line
- Ø Baby Walkers Recalled by Safety 1st
- Ø Gerry® TrailTech™ Backpack Baby Carriers Recalled by Hufco-Delaware
- Ø Tot Wheels® Entertainer® Infant Walkers Recalled by Graco
- Ø Graco Recall of Infant Swings
- Ø Infant Carriers Recalled by Evenflo & Hufco-Delaware
- Ø Crate & Barrel Recall of Children's Table
- Ø Cosco Recall of Two Ways™ Tandem Strollers
- Ø Regal + Lager Recall of "Baby Bjorn" Infant Carrier
- Ø BRK Recall of First Alert True Fit Safety Gates
- Ø Century Recall of Fold-N-Go® Care Centers
- Ø NHTSA Recall of Evenflo On My Way Infant Care Seats/Carriers
- Ø Graco Recall of Carriers and Carrier/Swing Seats

Details on these product recalls may be obtained on the Consumer Product Safety Commission's website:
www.cpsc.gov/cpscpub/prerel/category/child.html

Resources: Administration and Staffing

Albrecht, K., [The Right Fit](#), Redleaf Press, (800) 423-8309, www.redleafpress.org

Bellman, D., Whitebook, M., & Hnatiuk, P., [The Early Childhood Mentoring Curriculum: A Handbook for Mentors](#), Redleaf Press, (800) 423-8309, www.redleafpress.org

Bloom, P., [A Great Place to Work: Improving Conditions for Staff in Young Children's Programs](#), NAEYC Resources, (866) NAEYC-4U, www.naeyc.org

Carter, M., & Curtis, D., [Training Teachers: A Harvest of Theory and Practice](#), Redleaf Press, (800) 423-8309, www.redleafpress.org

Drummond, T., [The Hiring Tape: Four Scenes at Preschool](#), Redleaf Press, (800) 423-8309, www.redleafpress.org

Hyson, M., [Preparing Early Childhood Professionals: NAEYC's Standards for Programs](#), NAEYC Resources, (866) NAEYC-4U, www.naeyc.org

Jones, E., [Growing Teachers: Partnerships in Staff Development](#), NAEYC Resources, (866) NAEYC-4U, www.naeyc.org

Parlakin, R., [Look, Listen, and Learn: Reflective Supervision and Relationship-Based Work](#), Zero to Three Press, www.zerotothree.org

Project Zero et al., [Making Teaching Visible: Documenting Individual and Group Learning as Professional Development](#), NAEYC Resources, (866) NAEYC-4U, www.naeyc.org

Ren-Etta Sullivan, D., [Learning to Lead: Effective Leadership Skills for Teachers of Young Children](#), Redleaf Press, (800) 423-8309, www.redleafpress.org

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